

WHAT IS SPECIAL EVENTS COVERAGE?

Special Events Coverage is a mechanism which allows the Diocese to extend liability coverage to an individual or organization using parish facilities for a non-parish sponsored event. For a cost of \$95 per event, \$1,000,000 in liability coverage is extended to a non-parish sponsored facility user (lessee).

WHEN SHOULD SPECIAL EVENTS COVERAGE BE UTILIZED?

Special Events Coverage can be used when a parish or other church institution is allowing an individual or organization to use its facilities for a non-parish sponsored activity. When determining whether or not an activity is parish sponsored, the following questions are helpful:

1. Does the parish have full control or final decision making authority over the function?
2. Do fees associated with the function flow through parish accounts?
3. If applicable, is the function open to all parish members?
4. Is the purpose of the function to facilitate learning, raise funds for the parish or to provide a social service on behalf of the parish?
5. Is the organizer or leader of the function a parish employee or volunteer?

Generally, if the answer to any of the above questions is “no”, the activity is not parish sponsored, meaning that the facility user needs to provide insurance which includes the diocese and the parish as additional insured.

When it is determined that an activity is not parish sponsored, there are two options:

OPTION I

The attached Facility Usage/Indemnity Agreement can be completed by the organization using parish facilities. This agreement requires \$1,000,000 in liability coverage, which must name your parish and the diocese as additional insured.

OPTION II

Special Events coverage can be purchased which will cover the individual or organization holding the activity, the parish, and the diocese.

WHO IS ELIGIBLE FOR SPECIAL EVENT COVERAGE?

Special Events coverage is designed to be extended to individuals and/or organizations (either profit or non-profit). Many individuals need this coverage for events such as private wedding receptions or family reunions. Non-profit organizations such as a charity organization may need the coverage for a pancake breakfast. A for-profit organization such as a local business may need the coverage for an employee Christmas party held on parish facilities.

WHAT IS COVERED BY SPECIAL EVENTS COVERAGE?

Below is a brief explanation of what is covered by Special Events Coverage along with some items that are excluded. Please note that this is not meant to be an exhaustive explanation of what is covered and excluded.

- Most non-parish sponsored activities can be covered under Special Events. Common examples are wedding receptions, family reunions, awards banquets, and fund raisers.
- \$1,000,000 combined single limit for bodily injury and \$500,000 in property damage liability is provided for the special event user, parish, and the diocese. Please note that the \$1,000,000 limit is shared by the covered parties and is a “per event” limit.
- Host Liquor Liability coverage is provided.
- Coverage does not apply to certain events such as, but not limited to:
 - Any type of carnival event
 - Fireworks & firework displays
 - Events involving BYOB (bring your own bottle)
 - Events involving lake activities
 - Events involving recreational vehicles
 - Events with attendance of more than 1,000 persons
 - Concerts featuring musical bands playing Rap/Hip-Hop/Alternative music (non-religious)
 - Events organized or operated by professional promoters/performers
 - Organized sporting events, including tournaments & camps
 - Events where a fee or admission is charged unless all proceeds go to charity
 - Political rallies
 - Amusement rides, including mechanically operated devices, trampolines & rebounding devices

HOW DO I COMPLETE AND PROCESS THE SPECIAL EVENTS APPLICATION FORM?

The application form should be completed in full and must include the following information:

1. Name of Parish or Institution – Please include the name and street address of the parish or facility where the event will be held.
2. Lessee Information (additional insured) – Please include the name of the individual(s) or organization holding the non-parish sponsored event.
3. Lessee (additional insured) Contact Person – Please indicate the name, address, and telephone number of the person primarily responsible for the activity.
4. Type of Activity – Please provide a brief but specific description of the activity including the date, time, approximate number of participants, whether or not food and/or liquor is being served.
5. Once the application is completed, follow the instructions found on the bottom of the form. If money is to be submitted with the application, please note that checks **should not** be made payable to Catholic Mutual.

The application should be submitted at least 15 business days prior to an event.

Any questions regarding the completion or processing of the application should be directed to Catholic Mutual.

RESOURCES TO ASSIST YOUR PARISH IN ALLOWING OUTSIDE USE OF ITS FACILITIES

Risk Management Guidelines are available to assist your parish in allowing outside organizations to use your facilities. Information includes, but is not limited to, liquor liability control, security, and food handling. Please contact Catholic Mutual's office for further information, or access CARES information on our website at www.catholicmutual.org.

DIOCESE OF MADISON - 0178
APPLICATION FOR SPECIAL EVENTS COVERAGE

Coverage Limit: \$1,000,000 Combined Single Limit Bodily Injury and Host Liquor Liability, \$500,000 Property Damage Liability.

Includes \$100,000 for Defense Costs for Sexual Misconduct, excluding overnight events (*see below for purchase options*).

Coverage provided is per event (not per claim). **Submission of application does not bind coverage - all events are subject to approval.**

Coverage underwritten by **Nationwide Mutual Insurance Company**; Policy No. on file with C.M.G. Agency, Inc.

Cost of Coverage: \$95 Per Event (Overnight Stays - \$125)

TO AVOID DELAY OR DENIAL OF COVERAGE, PLEASE ENSURE THAT EVERY FIELD IS COMPLETED.

Name of Parish or Institution: _____

Street (Physical) Address (NO P.O. BOXES): _____

City/State: _____ **ZIP Code:** _____

Phone No.: _____

Lessee (Additional Insured) Information:

Name of Sponsoring Organization or Individual Requesting Coverage

(Please **Print** Lessee Name(s) or Organization)

Lessee (Additional Insured) Contact Person:

Name: _____

Street Address: _____

City/State: _____ **ZIP Code:** _____

Telephone: _____

To receive approval notification please print e-mail(s):

(Please **Print** E-mail(s) Clearly)

**COVERAGE DOES NOT APPLY TO CERTAIN EVENTS,
SUCH AS, BUT NOT LIMITED TO:**

- Any carnival event
- Fireworks & fireworks displays
- Events involving 'BYOB' (Bring your own bottle)
- Events involving pool or lake activities
- Events involving recreational vehicles
- Rap/Hip-Hop/Alternative music (non-religious bands)
- Events organized or operated by professional promoters/performers
- Organized sporting events, including tournaments & camps (some sporting activities are allowed and must be pre-approved).
- Events where a fee or admission is charged, unless all proceeds go to charity
- Political Rallies
- Amusement rides, including mechanically operated devices, trampolines, & rebounding devices

Date of Event: _____

Type of Special Event (Example: wedding reception, anniv. party, etc.
If it's a **FUNDRAISER**, be specific about what is occurring):

Time of Event: From _____ To _____

Is this an overnight event?

Yes _____

No _____

Approx. Number of Participants: _____

Is Food Being Served?

Yes _____

No _____

Is Liquor Being Served?

Yes _____

No _____

If liquor is to be sold (or cost included in ticket price) and/or a license or permit is required in order for you to serve or furnish alcohol, you must obtain **LIQUOR LIABILITY** coverage by separate application.

Does this event require the additional coverage? _____ Yes _____ No

To Note: If liquor liability coverage is NOT purchased and an alcohol related claim results, the claim will be excluded if it is determined that a liquor liability policy should have been purchased.

**DEFENSE COSTS FOR SEXUAL MISCONDUCT
FOR OVERNIGHT EVENTS - \$100,000 LIMIT**

Coverage does not automatically apply for overnight events, however, you have the option to purchase this coverage by separate application. Additional charge may apply.

Do you want to apply for this coverage? _____ Yes _____ No

ADDITIONAL CHARGES WILL APPLY FOR:

- Events which exceed 3 days in duration (charge TBD)
- Inflatable Amusement Device (Must be pre-approved, picture required. Minimum charge of \$100 per inflatable applies; each device is underwritten; charge is determined by size and potential risk.)
- Events that exceed 1,000 in attendance (charge TBD)

MAKE CHECK PAYABLE TO:

Diocese of Madison - Self-Insurance Fund

RETURN WITH FORM TO:

Catholic Mutual Group
Kris Twining
702 S. High Point Road, Suite 221
Madison, WI 53744-4983